

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

MANUEL V. RAMIREZ

Debtors

Case No. 08-32831

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/01/2008.
- 2) The plan was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/15/2009.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 22,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,810.40
Less amount refunded to debtor	\$428.14

**NET RECEIPTS:**

**\$2,382.26**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,256.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$126.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$2,382.26**

Attorney fees paid and disclosed by debtor:	\$1,244.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Secured	2,555.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	2,550.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE	Secured	NA	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	655.89	NA	NA	0.00	0.00
AURORA LOAN SERVICES	Unsecured	NA	NA	NA	0.00	0.00
AURORA LOAN SERVICES	Secured	NA	NA	NA	0.00	0.00
BANK ONE	Unsecured	NA	NA	NA	0.00	0.00
CA NTLBK FFB	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	381.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	18,188.00	NA	NA	0.00	0.00
CITY OF HIGHWOOD POLICE DEPT	Unsecured	2,319.90	NA	NA	0.00	0.00
CITY OF HIGHWOOD POLICE DEPT	Unsecured	2,122.23	NA	NA	0.00	0.00
COMED	Unsecured	342.37	NA	NA	0.00	0.00
HSBC	Unsecured	8,228.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,047.00	NA	NA	0.00	0.00
HSBC	Unsecured	233.00	NA	NA	0.00	0.00
JC PENNEY CO	Unsecured	162.00	NA	NA	0.00	0.00
LAKE COUNTY TREASURER	Unsecured	2,000.00	NA	NA	0.00	0.00
MIDWEST DIVERSIFIED	Unsecured	717.00	NA	NA	0.00	0.00
MONOGRAM BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
NORTH SHORE GAS	Unsecured	512.91	NA	NA	0.00	0.00
NORTH SHORE SANITARY	Unsecured	440.09	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	34.00	NA	NA	0.00	0.00
ROBB ORTHODONTICS	Unsecured	600.00	NA	NA	0.00	0.00
UNIVERSAL LENDERS	Unsecured	1,070.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$2,382.26  
Disbursements to Creditors \$0.00

**TOTAL DISBURSEMENTS :** **\$2,382.26**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/30/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.